

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

John S McKinnon
Kristin M McKinnon
Debtor(s)

Case No. 15-13442

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/15/2015.
- 2) The plan was confirmed on 08/21/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/25/2016.
- 5) The case was dismissed on 05/13/2016.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,108.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,960.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$4,960.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,497.45
Court Costs	\$0.00
Trustee Expenses & Compensation	\$218.55
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,716.00**

Attorney fees paid and disclosed by debtor: \$95.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPALACHIAN REGIONAL HEALTHC	Unsecured	402.30	402.30	402.30	0.00	0.00
CACH LLC	Unsecured	NA	947.23	947.23	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CAVALRY SPV I LLC	Unsecured	432.00	431.98	431.98	0.00	0.00
ECMC	Unsecured	18,715.00	10,561.84	10,561.84	0.00	0.00
ECMC	Unsecured	NA	8,379.28	8,379.28	0.00	0.00
ILLINOIS BELL TELEPHONE COMPAN	Unsecured	NA	204.19	204.19	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	556.00	556.98	556.98	0.00	0.00
NICOR GAS	Unsecured	NA	1,239.65	1,239.65	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,486.60	1,486.60	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	2,424.00	2,424.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,347.00	3,346.82	3,346.82	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	822.00	822.40	822.40	0.00	0.00
REGIONAL ACCEPTANCE CORPORAT	Secured	20,438.00	20,438.00	20,438.00	1,539.85	704.15
REGIONAL ACCEPTANCE CORPORAT	Unsecured	NA	190.14	190.14	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	256.00	256.00	256.00	0.00	0.00
MED DATA SYS/GEORGETOWN COM	Unsecured	223.00	NA	NA	0.00	0.00
MOUNTAINEER GAS COMPANY	Unsecured	295.31	NA	NA	0.00	0.00
SUDDENLINK	Unsecured	335.54	NA	NA	0.00	0.00
SENEX SERVICES CORP/GEORGETO	Unsecured	1,209.00	NA	NA	0.00	0.00
EDUCATION SLC CONDUIT LLC	Unsecured	0.00	NA	NA	0.00	0.00
STEPHENS & MICHAELS ASSOCIATE	Unsecured	368.18	NA	NA	0.00	0.00
GMAC	Unsecured	0.00	NA	NA	0.00	0.00
BMO HARRIS BANK	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERY M LEVING	Unsecured	15,745.10	NA	NA	0.00	0.00
NCH	Unsecured	340.06	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCO FINANCIAL SYSTEMS	Unsecured	3,428.32	NA	NA	0.00	0.00
NORTHWEST RADIOLOGY ASSOCIAT	Unsecured	37.00	NA	NA	0.00	0.00
PELLETTIERI/NORTHWEST COMMUN	Unsecured	52.00	NA	NA	0.00	0.00
EDUCATION AES/NCT	Unsecured	0.00	NA	NA	0.00	0.00
APPALACHIAN POWER	Unsecured	223.81	NA	NA	0.00	0.00
ARNOLDHARRIS/ILLINOIS TOLLWAY	Unsecured	213.00	NA	NA	0.00	0.00
ARS/ACCOUNT RESOLUTION SERVIC	Unsecured	298.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BECKLEY SANITARY BOARD	Unsecured	88.42	NA	NA	0.00	0.00
CAPIO PARTNERS LLC/GEORGETOW	Unsecured	1,184.00	NA	NA	0.00	0.00
CFS	Unsecured	515.00	NA	NA	0.00	0.00
CHARTER ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CHASE AUTO	Unsecured	15,583.00	NA	NA	0.00	0.00
CLEVELAND CLINIC	Unsecured	50.00	NA	NA	0.00	0.00
CONSERVE/BRYANT STRATTON ONI	Unsecured	3,881.00	NA	NA	0.00	0.00
CREDIT COLL USA/COMMUNITY HE	Unsecured	73.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	41.73	NA	NA	0.00	0.00
CREDITORS COLLECTION/RALEIGH I	Unsecured	377.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	672.70	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANT/SPRINT	Unsecured	133.00	NA	NA	0.00	0.00
DRAPER & KRAMER INC	Unsecured	0.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP/SPRIN	Unsecured	133.00	NA	NA	0.00	0.00
WEBBANK/GETTINGTO	Unsecured	177.00	NA	NA	0.00	0.00
WEST ASSET/RALEIGH GENERAL HC	Unsecured	1,261.00	NA	NA	0.00	0.00
VERIZON	Unsecured	421.00	413.86	413.86	0.00	0.00
WELLS FARGO HOME MORTGAGE	Unsecured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,438.00	\$1,539.85	\$704.15
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$20,438.00	\$1,539.85	\$704.15
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,663.27	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,716.00</u>
Disbursements to Creditors	<u>\$2,244.00</u>

TOTAL DISBURSEMENTS : **\$4,960.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/20/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.